

# EXHIBIT A

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INVOICE

FROM:

MEF Appraisal Group, Inc.  
MEF Appraisal Group, Inc.  
75 Valencia Ave Ste 303  
Coral Gables, FL 33134-6162

Telephone Number: (305) 774-1000Fax Number:

TO:

Mark S Scott & Lidia Kolesnikova Scott  
600 Coral Way #12

E-Mail: lidiarealty@gmail.com  
Telephone Number: 786-271-1621Fax Number: n/a  
Alternate Number:

INVOICE NUMBER	
245061	
DATES	
Invoice Date:	03/21/2020
Due Date:	
REFERENCE	
Internal Order #:	245061
Lender Case #:	
Client File #:	n/a
FHA/VA Case #:	
Main File # on form:	245061
Other File # on form:	
Federal Tax ID:	65-1085670
Employer ID:	

DESCRIPTION

Lender: Mark S Scott & Lidia Kolesnikova ScottClient: Mark S Scott & Lidia Kolesnikova Scott

Purchaser/Borrower: Mark S Scott & Lidia Kolesnikova Scott

Property Address: 600 CORAL WAY

City: CORAL GABLES

County: MIAMI-DADEState: FLZip: 33134

Legal Description: SEGOVIA TOWER CONDO UNIT 12 UNDIV 6.5324% INT IN COMMON ELEMENTS

FEES			AMOUNT
Appraisal Fee			500.00
SUBTOTAL			500.00
PAYMENTS			AMOUNT
Check #:	Date:	Description: PAID CASH	500.00
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			500
TOTAL DUE			\$ 0.00



# Appraisal Report

**600 CORAL WAY  
CORAL GABLES, FL 33134**

**MEF Appraisal Group, Inc.  
(305) 774-1000  
MEFAPPRAISALS.COM**

<b>Appraised Value as of:</b>	<b>03/21/2020</b>
<b>\$</b>	<b>1,605,000</b>

FEATURES

Style/Design:	<b>HIGHRISE/AVG</b>	Lot Size:	<b>2.2 Ac</b>
Living Area (Sq.Ft.):	<b>3,577</b>	Neighborhood:	<b>SEGOVIA TOWER</b>
Total Bedrooms:	<b>4</b>	Total Baths:	<b>3.1</b>
Year Built:	<b>2004</b>	Effective Age:	<b>0</b>
Condition:	<b>EXCELLENT</b>	Date of Report:	<b>03/23/2020</b>

PREPARED FOR

Client:	<b>Mark S Scott &amp; Lidia Kolesnikova Scott</b>		
Address:	<b>600 Coral Way #12</b>		
City:	<b>Coral Gables</b>	State:	<b>FL</b>
		Zip:	<b>33134</b>
Phone:	<b>786-271-1621</b>	Fax:	<b>n/a</b>
E-mail:	<b>lidiarealty@gmail.com</b>		

PREPARED BY

Appraiser's Signature

Name:	<b>Manuel E Fuentes, Cert Res RD4146</b>
Designation:	<b>M. Fuentes, St. Cert. Res. Rea #41</b>
Certification or License #:	<b>Cert Res RD4146</b>
Expiration Date:	<b>11/30/2020</b>
ST:	<b>FL</b>
E-mail:	<b>Mefappraisals@bellsouth.net</b>

FILING

Client File #:	<b>n/a</b>	Appraiser File #:	<b>245061</b>
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The value opinion expressed above is only valid in conjunction with the attached appraisal report. This value opinion may be subject to Hypothetical Conditions and/or Extraordinary Assumptions as indicated in the body of the report. A true and complete copy of this Summary Appraisal Report contains 16 pages.

**DESKTOP VALUATION SUMMARY APPRAISAL REPORT****SUBJECT PROPERTY IDENTIFICATION**

Property Address: 600 CORAL WAY City: CORAL GABLES  
 State: FL Zip Code: 33134 County: MIAMI-DADE  
 Legal Description of Real Property: SEGOVIA TOWER CONDO UNIT 12 UNDIV 6.5324% INT IN COMMON ELEMENTS  
 Tax Assessor's Parcel #: 03-4117-038-0120 R.E. Taxes: \$ 25,566 Tax Year: 2019  
 Special Assessments: \$ N/A Current Owner of Record: Mark S Scott & Lidia Kolesnikova Scott  
 Occupancy: ☒ Owner ☐ Tenant ☐ Vacant Current Occupant (if occupied): Mark S Scott & Lidia Kolesnikova Scott  
 Project Type (if applicable): ☐ Planned Unit Development ☒ Condominium ☐ Cooperative ☐  
 Home Owners' Association Membership Fees (if applicable): \$ 2,800 ☐ per year ☒ per month  
 Market Area Name: SEGOVIA TOWER Map Reference: 54-41-17 Census Tract: 0061.02

**ASSIGNMENT**

The purpose of this appraisal is to develop a Current opinion of Market Value (as defined elsewhere in this report).

Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Leased Fee ☐ Other (describe) \_\_\_\_\_

Intended Use: THE INTENDED USE TO PROVIDE AN OPINION OF MARKET VALUE OF THE SUBJECT PROPERTY AS DEFINED HEREIN.

Intended User(s) (by name or type): Mark S Scott & Lidia Kolesnikova Scott

Client: Mark S Scott & Lidia Kolesnikova Scott Address: 600 Coral Way #12, Coral Gables, FL 33134

Appraiser: Manuel E Fuentes, Cert Res RD4146 Address: 75 Valencia Ave Ste 303, Coral Gables, FL 33134-6162

**MARKET AREA DESCRIPTION**

Location: ☒ Urban ☐ Suburban ☐ Rural Built Up: ☒ Over 75% ☐ 25-75% ☐ Under 25%  
 Growth Rate: ☐ Rapid ☒ Stable ☐ Slow Property Values: ☐ Increasing ☒ Stable ☐ Declining  
 Demand/Supply: ☐ Shortage ☒ In Balance ☐ Over Supply Marketing Time: ☐ Under 3 Mos. ☒ 3-6 Mos. ☐ Over 6 Mos.  
 Typical One-Unit Housing Ranges: Price: (\$) Low 250,000 High 3,000,000 Predominant 1,300,000  
 Age: (yrs.) Low 5 High 65 Predominant 15  
 Present Land Use: One-Unit: 98 % 2-4 Unit: \_\_\_\_\_ % Multi-Unit: \_\_\_\_\_ % Comm'l: 2 %  
 Change in Land Use: ☒ Not Likely ☐ Likely \* ☐ Is Changing \* \* To: \_\_\_\_\_

Market Area Comments:

PREDOMINANT FINANCING IS CONVENTIONAL IN SUBJECT'S MARKET AREA. FINANCING OF THE SUBJECT PROPERTY IS  
CONSISTENT WITH MARKET AREA. MARKETING TIME OF THE SUBJECT PROPERTY IS BETWEEN 3 TO 6 MONTHS.

**SALE / TRANSFER / LISTING HISTORY OF SUBJECT PROPERTY**

My research: ☐ Did ☒ Did not reveal any prior sales or transfers of the subject property for the three years prior to the Effective Date of this appraisal. Data Source(s): MIAMI-DADE/TAX ROLLS

1st Prior Sale / Transfer

2nd Prior Sale / Transfer

3rd Prior Sale / Transfer

Date of Prior Sale / Transfer: \_\_\_\_\_

Price of Prior Sale / Transfer: \_\_\_\_\_

Source(s) of Prior Sale / Transfer Data: \_\_\_\_\_

Analysis of sale / transfer history, any current agreements of sale or listing, and listing history (if relevant):

NOT LISTED FOR THE LAST 12 MONTHS.

SUBJECT PROPERTY LAST SALE WAS ON 01/12/2015 FOR \$1,580,000. A SALE BETWEEN LOUIS G SPELIOS (GRANTOR) AND  
MARK S SCOTT (GRANTEE).

Client: Mark S Scott & Lidia Kolesnikova S Client File No.: n/a Appraiser File No.: 245061



**DESKTOP VALUATION SUMMARY APPRAISAL REPORT****SALES COMPARISON APPROACH TO VALUE**

For the Sales Comparison Approach, the appraiser selects comparable sales that they consider the best matches to the subject in terms of physical characteristics, physical proximity, and time of sale. The appraiser then makes adjustments to the known sale price of each comparable sale to account for differences that are recognized by the market. For example, if the subject has a single bathroom but a comparable has 2, the comparable's sale price would be reduced by the attributable value given to the extra bathroom based on the market's reaction. Likewise, if a comparable sale has a smaller square footage than the subject, its sale price would be adjusted upward in the same manner. By weighting and reconciling these adjusted sales prices together, an opinion of value for the subject can be determined.

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	600 CORAL WAY CORAL GABLES, FL 33134	600 CORAL WAY #2 CORAL GABLES, FL 33134		600 CORAL WAY #5 CORAL GABLES, FL 33134		718 VALENCIA AVE #505 CORAL GABLES, FL 33134	
Proximity to Subject		Less than 0.01 miles		Less than 0.01 miles		0.21 miles SW	
Sale Price	\$	\$ 950,000		\$ 1,390,000		\$ 1,800,000	
Sale Price / GLA	\$ 1,344.55/Sq.Ft.	\$ 265.59/Sq.Ft.		\$ 388.59/Sq.Ft.		\$ 763.36/Sq.Ft.	
Data Source(s)	INSPECTION	MLS#A10672216		MLS#A10284921		MLS#A10669087	
ADJUSTMENT ITEMS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.
Sales or Financing	SALES/CASH	SALES/CASH		SALES/CONV		SALES/CASH	
Concessions	No Concession	No Concession		No Concession		No Concession	
Date of Sale / Time		07/25/2019		03/06/2018		01/31/2020	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	12 FLOOR	2 FLOOR	+100,000	5 FLOOR	+70,000	5 FLOOR	+70,000
Site	CONDO	CONDO		CONDO		CONDO	
View	GOLF/PARK	SKY/GARDEN	+200,000	PTL.GOLF	+100,000	SKY/GARDEN	+200,000
Design (Style)	HIGHRISE/EXC	HIGHRISE/EXC		HIGHRISE/EXC		LOWRISE/EXC	0
Quality of Construction	CBS/ EXC	CBS/ EXC		CBS/ EXC		CBS/ EXC	
Age	16	16		16		3	-260,000
Condition	GOOD	AVERAGE/GOOD	+300,000	GOOD		EXCELLENT	-100,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	8 4 3.1	7 3 3.1	+30,000	7 3 3.1	+30,000	7 3 3.1	+30,000
Gross Living Area	3,577 Sq.Ft.	3,577 Sq.Ft.	0	3,577 Sq.Ft.	0	2,358 Sq.Ft.	+121,900
Basement Total Area	0	0		0		0	
Basement Finish Area	0	0		0		0	
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating / Cooling	CENTRAL	CENTRAL		CENTRAL		CENTRAL	
Energy Efficient Items	NONE	NONE		NONE		NONE	
Garage / Carport	3-C GARAGE	2-C GARAGE	+20,000	2-C GARAGE	+20,000	2-C GARAGE	+20,000
Porch / Patio / Deck	BALCONY	BALCONY		BALCONY		BALCONY	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 650,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 220,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 81,900
Adjusted Sale Price of Comparables			\$ 1,600,000		\$ 1,610,000		\$ 1,881,900

Comments on the Sales Comparison Approach:

COMPARABLES PROVIDED HAVE SIMILAR UTILITY AND COULD BE ALTERNATE CHOICES WITHIN THE SAME MARKET SEGMENT. SIX SALES WERE ORIGINALLY CONSIDERED AS POTENTIAL COMPARABLES FOR SUBJECT PROPERTY. IN THE APPRAISER'S OPINION, COMPARABLES SELECTED WERE THE BEST AVAILABLE AT THIS TIME AND ARE CONSIDERED TO BE GOOD INDICATORS OF VALUE FOR SUBJECT'S MARKET AREA. MOST WEIGHT TO COMPS#1 AND #2 SAME BUILDING. PLEASE NOTE THAT THERE ARE NO LISTING NOR PENDING FOR SALE IN SUBJECT'S BUILDING. LIMITED NUMBER OF RECENT SALES SIMILAR TO SUBJECT, REQUIRED THE SELECTION OF COMPS#1 OVER SIX MONTHS OLD AND #2 OVER ONE YEAR OLD.

Appraiser's Indicated Value by the Sales Comparison Approach: \$ 1,605,000

Client: Mark S Scott & Lidia Kolesnikova S Client File No.: n/a Appraiser File No.: 245061



**DESKTOP VALUATION SUMMARY APPRAISAL REPORT****RECONCILIATION**

Final Reconciliation of the Approaches to Value:

HAVING CONSIDERED ALL PRECEDING FACTORS, GREATEST WEIGHT WAS GIVEN TO THE DIRECT SALES COMPARISON ANALYSIS WHICH IS CLOSER TO THE THINKING OF THE TYPICAL BUYER.

This appraisal is made ☒ "as is"; ☐ subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed; ☐ subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed; ☐ subject to the following required inspection(s) based on the Extraordinary Assumption that the following condition or deficiency does not require alteration or repair:

☒ This report is also subject to other Hypothetical Conditions or Extraordinary Assumptions as specified elsewhere in this report.

**ATTACHMENTS**

A true and complete copy of this report contains 16 pages, including all exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:

- |   |   |  |  |
|---|---|--|--|
| <input checked="" type="checkbox"/> Scope of Work   | <input checked="" type="checkbox"/> Limiting Cond./Certifications | <input type="checkbox"/> Narrative Addendum          | <input checked="" type="checkbox"/> Photograph Addenda |
| <input checked="" type="checkbox"/> Sketch Addendum | <input checked="" type="checkbox"/> Map Addenda                   | <input checked="" type="checkbox"/> Additional Sales | <input type="checkbox"/> Additional Rentals            |
| <input checked="" type="checkbox"/> Flood Addendum  | <input type="checkbox"/> Hypothetical Conditions                  | <input type="checkbox"/> Extraordinary Assumptions   | <input type="checkbox"/> Budget Analysis               |
| <input type="checkbox"/> Extraordinary Assumptions  | <input type="checkbox"/>  | <input type="checkbox"/>                             | <input type="checkbox"/>                               |

**OPINION OF VALUE**

This Opinion of Value may be subject to other Hypothetical Conditions and / or Extraordinary Assumptions, if so indicated above. Based on the degree of inspection of the subject property as indicated below; the defined Scope of Work for this appraisal assignment; the attached Statement of Assumptions and Limiting Conditions; and the attached Appraiser's Certifications, my (our) Current Opinion of the Market Value (or value range), as defined elsewhere in this report, of the real property that is the subject of this report is: \$ 1,605,000, as of: 03/21/2020, which is both the Inspection Date and the Effective Date of this appraisal.

**SIGNATURES**

APPRAISER

SUPERVISORY APPRAISER (if required)  
or CO-APPRAISER (if applicable)


Appraiser Name: Manuel E Fuentes, Cert Res RD4146Company: MEF Appraisal Group, Inc.Phone: (305) 774-1000 Fax: N/AE-mail: Mefappraisals@bellsouth.netDate of Report (Signature): 03/23/2020License or Certification #: Cert Res RD4146 State: FLDesignation: M. Fuentes, St. Cert. Res. Rea #4146Expiration Date of License or Certification: 11/30/2020Inspection of Subject: ☒ Interior & Exterior ☐ Exterior Only ☐ NoneDate of Inspection: 03/21/2020Supervisory or  
Co-Appraiser Name: \_\_\_\_\_

Company: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Date of Report (Signature): \_\_\_\_\_

License or Certification #: \_\_\_\_\_ State: \_\_\_\_\_

Designation: \_\_\_\_\_

Expiration Date of License or Certification: \_\_\_\_\_

Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☐ None

Date of Inspection: \_\_\_\_\_

Client: Mark S Scott & Lidia Kolesnikova S Client File No.: n/aAppraiser File No.: 245061

**ADDITIONAL COMPARABLE SALES****SALES COMPARISON APPROACH TO VALUE**

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	600 CORAL WAY CORAL GABLES, FL 33134	718 VALENCIA AVE #301 CORAL GABLES, FL 33134					
Proximity to Subject		0.21 miles SW					
Sale Price	\$		\$ 1,650,000		\$		\$
Sale Price / GLA	\$ 1,344.55/Sq.Ft.	\$ 699.75/Sq.Ft.		\$ /Sq.Ft.		\$ /Sq.Ft.	
Data Source(s)	INSPECTION	MLS#A10809783					
ADJUSTMENT ITEMS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.
Sales or Financing	SALES/CASH	PENDING	-100,000				
Concessions	No Concession						
Date of Sale / Time		02/03/2020					
Rights Appraised	Fee Simple	Fee Simple					
Location	12 FLOOR	3 FLOOR +90,000					
Site	CONDO	CONDO					
View	GOLF/PARK	SKY/GARDEN +200,000					
Design (Style)	HIGHRISE/EXC	LOWRISE/EXC 0					
Quality of Construction	CBS/ EXC	CBS/ EXC					
Age	16	3 -260,000					
Condition	GOOD	EXCELLENT -100,000					
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	8 4 3.1	7 3 3.1	+30,000				
Gross Living Area	3,577 Sq.Ft.	2,358 Sq.Ft.	+121,900	Sq.Ft.		Sq.Ft.	
Basement Total Area	0	0					
Basement Finish Area	0	0					
Functional Utility	AVERAGE	AVERAGE					
Heating / Cooling	CENTRAL	CENTRAL					
Energy Efficient Items	NONE	NONE					
Garage / Carport	3-C GARAGE	2-C GARAGE +20,000					
Porch / Patio / Deck	BALCONY	BALCONY					
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 1,900	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$
Adjusted Sale Price of Comparables			\$ 1,651,900		\$		\$

Comments:

PLEASE NOTE THAT COMPS#4 IS PENDING FROM A SIMILAR COMPETITIVE PROJECT.

Client: Mark S Scott &amp; Lidia Kolesnikova S Client File No.: n/a

Appraiser File No.: 245061





**License**

Borrower	Mark S Scott & Lidia Kolesnikova Scott				
Property Address	600 CORAL WAY				
City	CORAL GABLES	County	MIAMI-DADE	State	FL Zip Code 33134
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott				



**Subject Photo Page**

Borrower	Mark S Scott & Lidia Kolesnikova Scott				
Property Address	600 CORAL WAY				
City	CORAL GABLES	County	MIAMI-DADE	State	FL Zip Code 33134
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott				

**Subject Front**

600 CORAL WAY

Sales Price

Gross Living Area 3,577

Total Rooms 8

Total Bedrooms 4

Total Bathrooms 3.1

Location 12 FLOOR

View GOLF/PARK

Site CONDO

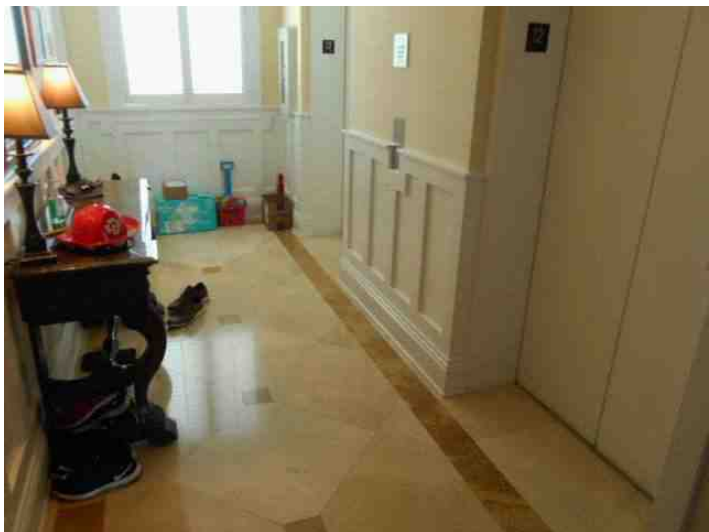
Quality CBS/ EXC

Age 16

**Subject Rear****Subject Street**

Photograph Addendum

Borrower	Mark S Scott & Lidia Kolesnikova Scott				
Property Address	600 CORAL WAY				
City	CORAL GABLES	County	MIAMI-DADE	State	FL Zip Code 33134
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott				



Foyer



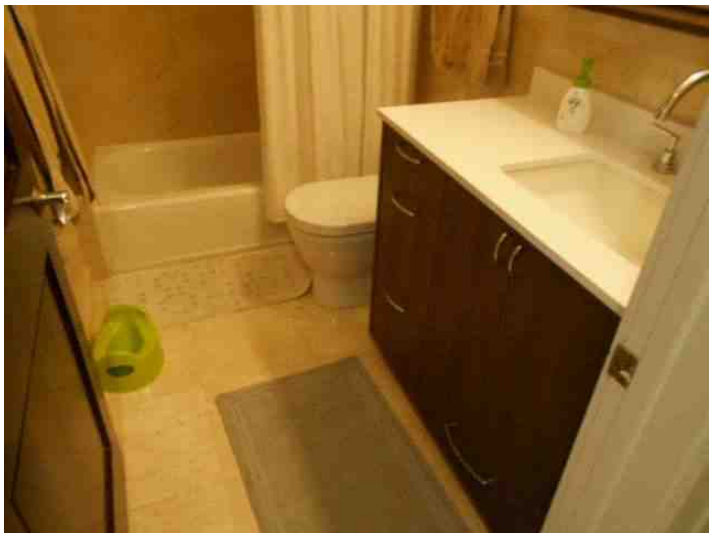
Bedroom



Bedroom



Laundry



Bath



Bedroom



Photograph Addendum

Borrower	Mark S Scott & Lidia Kolesnikova Scott				
Property Address	600 CORAL WAY				
City	CORAL GABLES	County	MIAMI-DADE	State	FL Zip Code 33134
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott				



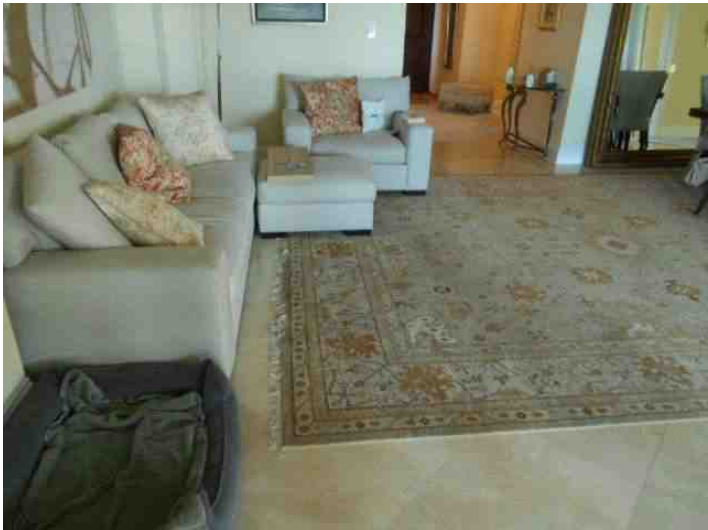
Master Bath



Bedroom



Master Bath



Living Room



Dining



Kitchen

Photograph Addendum

Borrower	Mark S Scott & Lidia Kolesnikova Scott				
Property Address	600 CORAL WAY				
City	CORAL GABLES	County	MIAMI-DADE	State	FL Zip Code 33134
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott				



Kitchen



Kitchen



Family Room



Bath



Bedroom



BALCONY



Photograph Addendum

Borrower	Mark S Scott & Lidia Kolesnikova Scott					
Property Address	600 CORAL WAY					
City	CORAL GABLES	County	MIAMI-DADE	State	FL	Zip Code 33134
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott					



View



View



POOL AREA



POOL AREA

**Comparable Photo Page**

Borrower	Mark S Scott & Lidia Kolesnikova Scott				
Property Address	600 CORAL WAY				
City	CORAL GABLES	County	MIAMI-DADE	State	FL Zip Code 33134
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott				

**Comparable 1**

600 CORAL WAY #2

Prox. to Subject	Less than 0.01 miles
Sale Price	950,000
Gross Living Area	3,577
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	3.1
Location	2 FLOOR
View	SKY/GARDEN
Site	CONDO
Quality	CBS/ EXC
Age	16

**Comparable 2**

600 CORAL WAY #5

Prox. to Subject	Less than 0.01 miles
Sale Price	1,390,000
Gross Living Area	3,577
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	3.1
Location	5 FLOOR
View	PTL.GOLF
Site	CONDO
Quality	CBS/ EXC
Age	16

**Comparable 3**

718 VALENCIA AVE #505

Prox. to Subject	0.21 miles SW
Sale Price	1,800,000
Gross Living Area	2,358
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	3.1
Location	5 FLOOR
View	SKY/GARDEN
Site	CONDO
Quality	CBS/ EXC
Age	3

**Comparable Photo Page**

Borrower	Mark S Scott & Lidia Kolesnikova Scott				
Property Address	600 CORAL WAY				
City	CORAL GABLES	County	MIAMI-DADE	State	FL Zip Code 33134
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott				

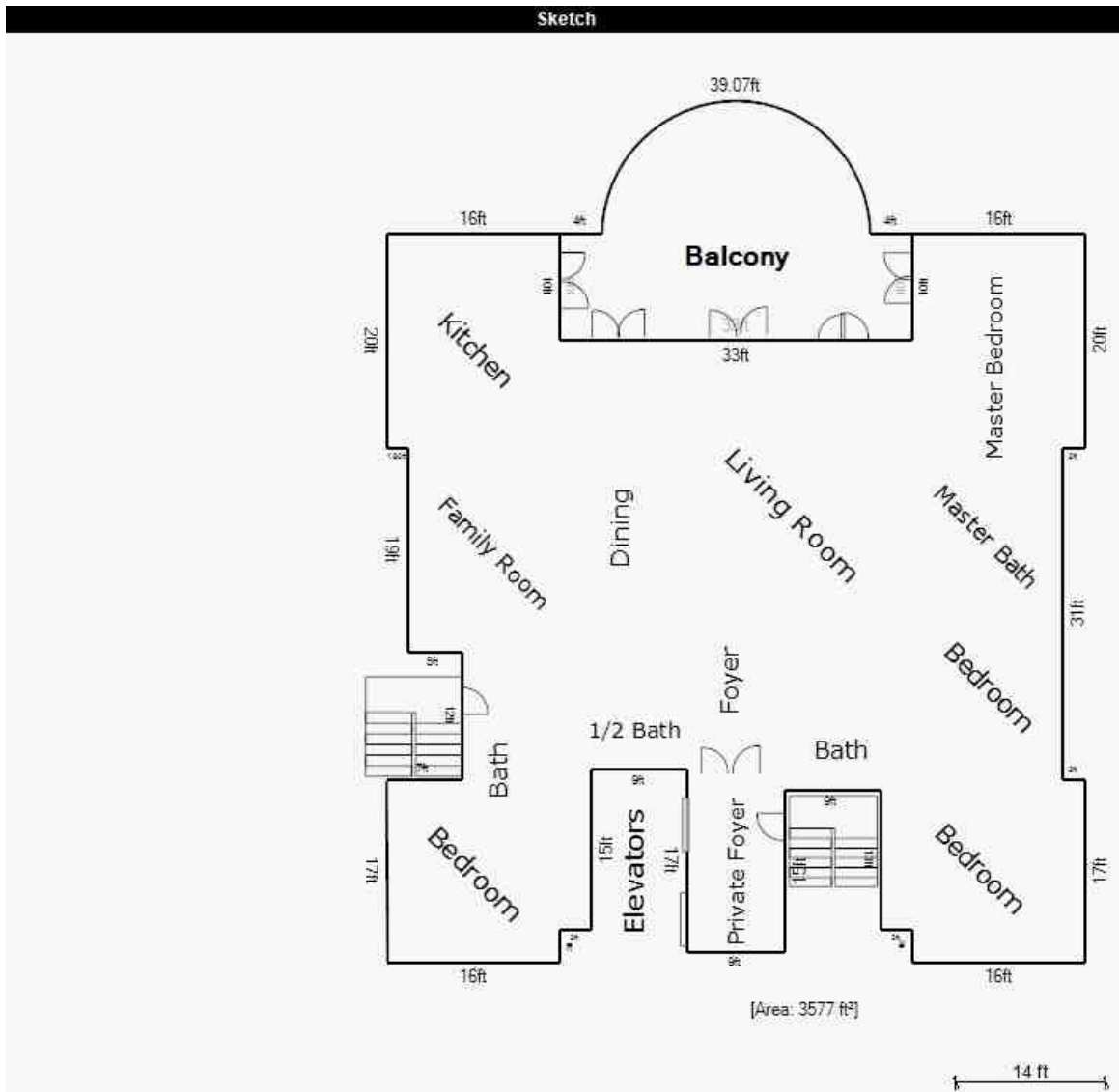
**Comparable 4**

718 VALENCIA AVE #301  
 Prox. to Subject 0.21 miles SW  
 Sale Price 1,650,000  
 Gross Living Area 2,358  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 3.1  
 Location 3 FLOOR  
 View SKY/GARDEN  
 Site CONDO  
 Quality CBS/ EXC  
 Age 3



**Building Sketch**

Borrower	Mark S Scott & Lidia Kolesnikova Scott			
Property Address	600 CORAL WAY			
City	CORAL GABLES	County	MIAMI-DADE	State FL Zip Code 33134
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott			



Living Area		Area Calculation			
New Area	3576.95 ft <sup>2</sup>	New Area	x 1.00 = 3576.95 ft <sup>2</sup>		
Nonliving Area					
Balcony	572.94 ft <sup>2</sup>				
		9ft x	15ft x	0.50 =	67.50 ft <sup>2</sup>
		15ft x	17.49ft x	0.26 =	67.50 ft <sup>2</sup>
		10ft x	16ft x	1.00 =	160 ft <sup>2</sup>
		2ft x	10ft x	1.00 =	20 ft <sup>2</sup>
		3ft x	16ft x	1.00 =	48 ft <sup>2</sup>
		2ft x	14ft x	1.00 =	28.00 ft <sup>2</sup>
		13ft x	17ft x	1.00 =	221.00 ft <sup>2</sup>
		2ft x	35ft x	1.00 =	70.00 ft <sup>2</sup>
		44ft x	40ft x	1.00 =	1760 ft <sup>2</sup>
		3ft x	26ft x	1.00 =	78 ft <sup>2</sup>
		19.28ft x	17ft x	0.24 =	77.35 ft <sup>2</sup>
		12ft x	9.10ft x	1.00 =	109.2 ft <sup>2</sup>
		32.25ft x	14.1ft x	0.45 =	204.45 ft <sup>2</sup>
		3ft x	29ft x	1.00 =	87 ft <sup>2</sup>
		10ft x	24.47ft x	0.29 =	70.50 ft <sup>2</sup>
		19ft x	32.25ft x	0.22 =	133.95 ft <sup>2</sup>
		9.10ft x	19.28ft x	0.44 =	77.35 ft <sup>2</sup>
		6.90ft x	17ft x	1.00 =	117.3 ft <sup>2</sup>
		0.10ft x	17ft x	0.50 =	0.85 ft <sup>2</sup>
		24.47ft x	14.1ft x	0.41 =	141 ft <sup>2</sup>
		1.90ft x	20ft x	1.00 =	38.00 ft <sup>2</sup>
<b>Total Living Area (rounded):</b>		<b>3577 ft<sup>2</sup></b>			

**Location Map**

Borrower	Mark S Scott & Lidia Kolesnikova Scott				
Property Address	600 CORAL WAY				
City	CORAL GABLES	County	MIAMI-DADE	State	FL Zip Code 33134
Lender/Client	Mark S Scott & Lidia Kolesnikova Scott				

